

United States Bankruptcy Court Eastern District of Pennsylvania

In re: Case No. 20-13566-elf

Joy J Walker Chapter 13

Debtor(s)

CERTIFICATE OF NOTICE

District/off: 0313-2 User: Keith Page 1 of 2
Date Rcvd: Oct 13, 2020 Form ID: 309I Total Noticed: 16

The following symbols are used throughout this certificate:

Symbol Definition

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS

regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 15, 2020:

| Recip ID | Recipient Name and Address |
|----------|---|
| db | + Joy J Walker, 428 Walnut Avenue, Clifton Heights, PA 19018-4223 |
| 14540501 | + Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284 |
| 14534726 | + Fed Loan Serv, Pob 60610, Harrisburg, PA 17106-0610 |
| 14534728 | + Infiniti Fin Svcs, Pob 660366, Dallas, TX 75266-0366 |
| 14547167 | + Nissan Motor Acceptance Corporation, PO Box 9013, Addison, Texas 75001-9013 |

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | | Notice Type: Email Address | Date/Time | Recipient Name and Address |
|----------|---|--|----------------------|--|
| aty | | Email/Text: brad@sadeklaw.com | Oct 14 2020 04:32:00 | BRAD J. SADEK, Sadek and Cooper, 1315 Walnut Street, Suite 502, Philadelphia, PA 19107 |
| tr | + | Email/Text: bncnotice@ph13trustee.com | Oct 14 2020 04:33:00 | WILLIAM C. MILLER, Esq., Chapter 13 Trustee, P.O. Box 1229, Philadelphia, PA 19105-1229 |
| smg | | Email/Text: megan.harper@phila.gov | Oct 14 2020 04:33:00 | City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595 |
| smg | | Email/Text: RVSVCBICNOTICE1@state.pa.us | Oct 14 2020 04:32:00 | Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946 |
| smg | + | Email/Text: usapae.bankruptcynotices@usdoj.gov | Oct 14 2020 04:33:00 | U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404 |
| ust | + | Email/Text: ustpregion03.ph.ecf@usdoj.gov | Oct 14 2020 04:33:00 | United States Trustee, Office of United States Trustee, 200 Chestnut Street, Suite 502, Philadelphia, PA 19106-2908 |
| 14534723 | + | EDI: BANKAMER.COM | Oct 14 2020 05:33:00 | Bank of America, 4909 Savarese Circle, F11-908-01-50, Tampa, FL 33634-2413 |
| 14534724 | + | EDI: TSYS2.COM | Oct 14 2020 05:33:00 | Barclays Bank Delaware, Attn: Bankruptcy, Po Box 8801, Wilmington, DE 19899-8801 |
| 14534725 | + | EDI: CITICORP.COM | Oct 14 2020 05:33:00 | Citibank, Citicorp Credit Srvs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034 |
| 14534727 | + | Email/Text: cashiering-administrationservices@flagstar.com | Oct 14 2020 04:33:00 | Flagstar Bank, Attn: Bankruptcy, 5151 Corporate Drive, Troy, MI 48098-2639 |
| 14549444 | | Email/PDF: resurgentbknotifications@resurgent.com | Oct 14 2020 03:26:41 | LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587 |

TOTAL: 11

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a

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District/off: 0313-2 User: Keith Page 2 of 2
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preferred address, or ## out of date forwarding orders with USPS.

Recip ID Bypass Reason Name and Address

aty *+ WILLIAM C. MILLER, Esq., Chapter 13 Trustee, P.O. Box 1229, Philadelphia, PA 19105-1229

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 15, 2020 Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 9, 2020 at the address(es) listed below:

Name Email Address

BRAD J. SADEK

on behalf of Debtor Joy J Walker brad@sadeklaw.com bradsadek@gmail.com;sadek.bradj.r101013@notify.bestcase.com

REBECCA ANN SOLARZ

on behalf of Creditor LAKEVIEW LOAN SERVICING LLC bkgroup@kmllawgroup.com

WILLIAM C. MILLER, Esq.

 $on\ behalf\ of\ Trustee\ WILLIAM\ C.\ MILLER\ Esq.\ ecfemails@ph13trustee.com,\ philaecf@gmail.com, philaecf@gmail.com, philaecf@gmail.com, philaecf@gmail.com, philaecf@gmail.com, philaecf@gmail.com, philaecf.gmail.com, phil$

WILLIAM C. MILLER, Esq.

 $ecfemails@ph13 trustee.com\ philaecf@gmail.com$

TOTAL: 4

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| Information to identify the case: | | | | | | |
|---|----------------------------------|--|--|--|--|--|
| Debtor 1 | Joy J Walker | Social Security number or ITIN xxx-xx-6241 | | | | |
| | First Name Middle Name Last Name | EIN | | | | |
| Debtor 2 (Spouse, if filing) | | Social Security number or ITIN | | | | |
| | First Name Middle Name Last Name | EIN | | | | |
| United States Bankruptcy Court Eastern District of Pennsylvania | | Date case filed for chapter 13 9/2/20 | | | | |
| Case number: 2 | 0-13566-elf | | | | | |

Official Form 3091

Notice of Chapter 13 Bankruptcy Case

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

| | | About Debtor 1: | About Debtor 2: |
|----|---|--|--|
| 1. | Debtor's full name | Joy J Walker | |
| 2. | All other names used in the last 8 years | | |
| 3. | Address | 428 Walnut Avenue Clifton Heights, PA 19018 | |
| | | BRAD J. SADEK | Contact phone 215–545–0008 |
| 4. | Debtor's attorney Name and address | Sadek and Cooper 1315 Walnut Street Suite 502 Philadelphia, PA 19107 | Email: brad@sadeklaw.com |
| 5. | Bankruptcy trustee | WILLIAM C. MILLER, Esq. Chapter 13 Trustee P.O. Box 1229 Philadelphia, PA 19105 | Contact phone 215–627–1377 |
| Na | Name and address | | Email: ecfemails@ph13trustee.com |
| 6. | Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in | 900 Market Street Suite 400 Philadelphia, PA 19107 | Hours open: Philadelphia Office 8:30 A.M. to 5:00 P.M; Reading Office 8:00 A.M. to 4:30 P.M. |
| | this case at this office or online at www.pacer.gov. | | Contact phone (215)408-2800 |
| | | | Date: 10/13/20 |

For more information, see page 2

Debtor Joy J Walker Case number 20–13566–elf

| 7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so. | November 9, 2020 at 09:00 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket. | Location: The Mtg of Creditors will be conducted, via telephonic conference.All interested, parties shall contact the Trustee, for connection details | | |
|---|--|--|--|--|
| 8. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines. | Deadline to file a complaint to challenge dischargeability of certain debts: You must file: • a motion if you assert that the debtors are not entitled to receive | Filing deadline: 1/8/21 a discharge | | |
| | under U.S.C. § 1328(f), or a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). | | | |
| | Deadline for all creditors to file a proof of claim (except governmental units): | Filing deadline: 11/11/20 | | |
| | Deadline for governmental units to file a proof of claim: | Filing deadline: 3/1/21 | | |
| Deadlines for filing proof of claim: A proof of claim is a signed statement describing a credito www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you migh proof of claim even if your claim is listed in the schedules the Secured creditors retain rights in their collateral regardless claim submits the creditor to the jurisdiction of the bankrupt example, a secured creditor who files a proof of claim may right to a jury trial. | | paid on your claim. To be paid, you must file a ebtor filed. her they file a proof of claim. Filing a proof of with consequences a lawyer can explain. For | | |
| | Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection. | Filing deadline: 30 days after the conclusion of the meeting of creditors | | |
| 9. Filing of plan | The debtor has filed a plan. This plan proposes payment to the trustee of \$100.00 The hearing on confirmation will be held on: 12/1/20 at 10:00 AM, Location: Courtroom #1, 900 Market Street, | • | | |
| 10. Creditors with a foreign address | If you are a creditor receiving a notice mailed to a foreign address, extend the deadline in this notice. Consult an attorney familiar with questions about your rights in this case. | you may file a motion asking the court to United States bankruptcy law if you have any | | |
| 11. Filing a chapter 13 bankruptcy case | Chapter 13 allows an individual with regular income and debts belo according to a plan. A plan is not effective unless the court confirm plan and appear at the confirmation hearing. A copy of the plan, if n the confirmation hearing is not indicated on this notice, you will be adebtor will remain in possession of the property and may continue to court orders otherwise. | s it. You may object to confirmation of the not enclosed, will be sent to you later, and if sent notice of the confirmation hearing. The | | |
| 12. Exempt property | The law allows debtors to keep certain property as exempt. Fully exto creditors, even if the case is converted to chapter 7. Debtors mus You may inspect that list at the bankruptcy clerk's office or online at does not authorize an exemption that debtors claimed, you may file | st file a list of property claimed as exempt. www.pacer.gov. If you believe that the law | | |
| 13. Discharge of debts | Confirmation of a chapter 13 plan may result in a discharge of debt. However, unless the court orders otherwise, the debts will not be di are made. A discharge means that creditors may never try to collect as provided in the plan. If you want to have a particular debt except 523(a)(2) or (4), you must file a complaint and pay the filing fee in the you believe that the debtors are not entitled to a discharge of any of must file a motion by the deadline. | scharged until all payments under the plan t the debt from the debtors personally except ed from discharge under 11 U.S.C. § ne bankruptcy clerk's office by the deadline. If | | |